

## ABSTRACT

In an electronic money system, based on an electronic money remittance order from a remitter's user terminal, an electronic mail including a predetermined remittance deposit program attached thereto is transmitted to a remittee's user terminal. At this time, an electronic money amount equivalent to the remittance is subtracted from the balance stored in an IC card, which is owned by the remitter and connected to the remitter's user terminal. The electronic money remitted to the remittee is deposited and stored into the IC card owned by the remittee through the execution of the remittance deposit program having been received in the terminal which is connected to the IC card owned by the remittee.

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